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COUNSELOR CONNECTION

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HIGH SCHOOL

Byrd Scholarship applications available until February 1

The 2009-2010 Robert C. Byrd Honors Scholarship application will be available at www.kheaa.com through February 1. To apply, students must sign in to Zip Access with their user ID and password. Students who have not used Zip Access before should register to create a user ID and password.

After the application period ends, counselors must select and certify the students your school wishes to submit for final consideration. The number of students whose names can be submitted depends on a school's total enrollment. High schools with enrollment of:

- 1,500 or more may nominate up to five students.
- 1,000 to 1,499 may nominate up to four students.
- 500 to 999 may nominate up to three students.
- less than 500 may nominate up to two students.



Sen. Robert C. Byrd

The deadline for counselor certification is February 15. Please allow yourself ample time to complete the certifications in advance of the deadline. Due to the large number of applicants and our desire to inform school counselors of the winners before senior award ceremonies, KHEAA will not be able to extend the certification deadline past February 15.

User IDs and passwords are the same as last year. If you have forgotten your user ID or password or have questions about the program, please contact Beth Lane at 800.928.8926 ext. 6-7229 or blane@kheaa.com.

Students can begin filing FAFSA January 1 for '09-10 school year

Encourage your students to complete the FAFSA as soon after the first of the year as possible. Students seeking college aid for the 2009–2010 school year should file the FAFSA online at www.fafsa.ed.gov as soon as possible. Students who file the FAFSA online will get their results 7 to 14 days faster than those who file by mail.

Students can get a paper FAFSA by calling the Federal Student Aid Information Center toll free at 800.433.3243. Students can request up to three copies of the paper application and should receive their FAFSAs in three to seven days.

The FAFSA is used to apply for most need-based state, federal and institutional aid programs, including those administered by KHEAA. Some student aid funds are limited, and those who apply early have the best chance to receive all of the aid for which they may qualify.

Included in this edition of the *Counselor Connection* is a flyer about College Goal Sunday, at which students and parents can get free help filling out the FAFSA. College Goal Sunday is set for January 25. We'll have more about this effort in our next edition.



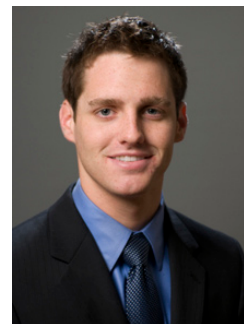
Byrd winner will attend Oxford as 2009 Rhodes Scholar

(Editor's note: Most of this information came from a press release from Centre College.)

Chase Palisch, who was awarded one of the first Robert C. Byrd Honors Scholarships when KHEAA began administering the program, was recently named a Rhodes Scholar. The announcement was made November 23.

Palisch, of Calvert City, is majoring in biochemistry and molecular biology at Centre College. He is one of 32 winners among 769 applicants from 207 different colleges and universities across the United States.

Palisch is president of the student government senate, editor-in-chief of the college newspaper, founding member of Centre's science journal, and founder of the school's club soccer team. He has done research assistantships at Princeton and Duke and has a strong interest in virology. Palisch plans to pursue a doctorate in infection, immunity and translational medicine at Oxford.



Chase Palisch

"The excitement really hasn't sunk in yet," Palisch said. "I was completely surprised, and now all I realize is that I don't realize what's going to fully happen."

Rhodes Scholarships provide all expenses for two or three years of study at the University of Oxford in England and may allow funding in some instances for four years. The Rhodes Scholarships are the oldest and best-known awards for international study and arguably the most famous academic award available to American college graduates. They were created in 1902 by the will of Cecil Rhodes, a British philanthropist and African colonial pioneer.

The American students will join an international group of scholars selected from 13 other jurisdictions around the world. About 80 scholars are selected each year.

The value of the Rhodes Scholarship varies depending on the field of study. The total value averages about \$50,000 per year.

Pay attention to deadlines for scholarships, admissions

Now is the time for high school seniors to begin paying close attention to application deadlines for college admissions and financial aid. Here are some tips from KHEAA:

- Seniors who have not yet chosen a college should narrow their list by visiting schools and talking with students and parents. They can compare schools at www.GoHigherKY.org.
- If they haven't already, seniors should talk with teachers about writing recommendations and work on their admissions essay if they need to write one.
- Students should check with the financial aid offices of the schools to which they've applied to determine if any financial aid forms other than FAFSA are required.
- Seniors should familiarize themselves with the FAFSA. Unless they're starting college before July 1, they can't file the FAFSA until after the first of the year. But they should take a look at the information it requires and make plans to attend a nearby College Goal Sunday session.
- Students should attend any college fairs and financial aid seminars offered in the area — if they're free.

Remind your students to be especially cautious about attending seminars that charge a fee.



Smart shopping can cut the cost of going to college

Early planning could help cut the cost of getting a college education.

One of the biggest college expenses is tuition. Students can save on tuition at many colleges by taking more classes each semester. That's because many schools charge a flat rate for full-time students, whether they're taking 12 credit hours or 18 credit hours. If students need 120 hours to graduate and only take 12 hours a semester, it will take them 10 semesters to finish. But if they take 18 hours each semester, they can finish in seven semesters. That's assuming, of course, that all the classes they need are available. With the cost of tuition rising as it has been, getting out three semesters early can save students thousands of dollars.



High school students should check into Advanced Placement, International Baccalaureate and dual-credit courses. They may be able to start college with enough credit hours to knock off a semester of classes.

Books are also expensive. Students can save on textbooks by buying used copies whenever possible. Other ways to cut on book costs is to rent a textbook if the school has a rental program, or to check books out of the library. Some colleges have book exchanges where students sell to each other. The seller gets more than a bookstore would pay, and the buyer pays less than a bookstore would charge.

Students can also save money by keeping low-cost snacks in their room instead of going out for fast food all the time. Buying supplies like pens, pencils and notebooks on sale or in bulk may also help out.

Senior Calendar

December/January

- ☐ Make sure your applications were received on time.
- ☐ Ask your parents to get their tax return information ready so you can submit the FAFSA as soon as possible after January 1.
- ☐ If you went Early Decision and were accepted, withdraw your applications from other schools.

February/March

- ☐ Submit midyear grades if the colleges you've applied to require them.
- ☐ Send in any deposits that are required.
- ☐ If you've been accepted by more than one college but haven't heard from your first choice, contact that school about a decision before you make any nonrefundable deposits to other schools.
- ☐ If you've decided on which school to attend, notify that college of your decision. Let any other colleges that have accepted you know about your decision.

Things to know about student loans

One fact of life for most college students is that they will need student loans to help pay for their college education. Many times their parents will also take out loans to help, so both students and parents need to learn more about student loans and how to save money on these loans.

The Federal Family Education Loan Program (FFELP) includes Federal Stafford Loans for students. FFELP loans will have a lender and a guarantor. The lender may charge an origination fee on Stafford Loans, similar to the points on a home mortgage, of up to 1 percent. The guarantor must charge a federal default fee of 1 percent. Those fees are deducted before the loan funds are sent to the student's college. KHEAA, which guarantees loans for Kentucky students, will pay the federal default fee for Kentucky students attending Kentucky colleges and universities. To be smart shoppers, students and parents should find out what fees each lender charges. The lower the fees, the more money the student gets to pay for school.

On PLUS Loans, lenders are required to charge a 3 percent origination fee, while guarantors must charge the 1 percent default fee.

Students and parents should also see what benefits lenders offer when they're repaying Stafford Loans. Many FFELP lenders offer interest rate reductions for automatic withdrawals.



Scholarship available to students interested in HVAC&R

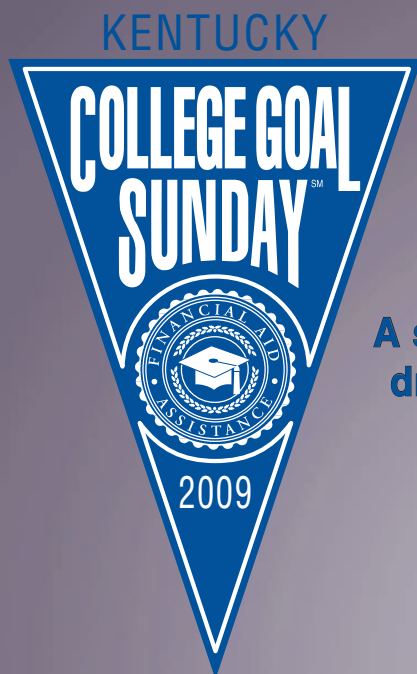
Students interested in entering the heating, ventilation, air conditioning and refrigeration (HVAC&R) profession may want to apply for a \$500 scholarship sponsored by the Bluegrass Chapter of the American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE).

The chapter sponsors the Donald T. McClellan Scholarship each year. The student must:

- Be a Kentucky resident or be attending a Kentucky college or university.
- Have at least a 2.5 overall GPA.
- Be enrolled in or entering an eligible program.
- Use the scholarship for tuition, books, fees or room and board.
- Be willing to acquire some knowledge of ASHRAE and HVAC&R.

The scholarship application must be submitted by e-mail by March 15, 2009. You can download an application [here](#). The application and more information are also available at the chapter's website, <http://bluegrass.ashraeregion7.org/>. The recipient will be asked to provide an official transcript before the award is made.

KHEAA publishes the *Counselor Connection* to share information about student financial aid, college preparation and college planning. Comments and suggestions are always welcome. Please send them to publications@kheaa.com.



Free FAFSA workshop!

**A scholarship
drawing will
be held!**



Mark your calendar

Sunday, January 25, 2009, 2 p.m.

Ashland

Ashland Community
and Technical College
LRC Conference Room
1400 College Drive

Barbourville

Union College
Sharp Academic Center
310 College Street

Bowling Green

Western Kentucky University
166 Mass Media and Technology Hall
1906 College Heights Boulevard

Campbellsville

Campbellsville University
Hawkins Athletic Complex
1 University Drive

Elizabethtown

Elizabethtown Community
and Technical College
Occupational Technical Building,
Room 303
600 College Street Road

Frankfort

Kentucky Higher Education
Assistance Authority
Paul P. Borden Conference Room
100 Airport Road

Hazard

Hazard Community
and Technical College
Grill of First Federal Center
1 Community College Drive

Highland Heights

Northern Kentucky University
Student Union, Ball Room
(Room 107)
416 Nunn Drive

Hopkinsville

Hopkinsville Community College
Auditorium, Main Campus
720 North Drive

Lexington

Bluegrass Community
and Technical College
— Leestown Campus
Student Center Building C
164 Opportunity Way

Bluegrass Community and Technical College — Cooper Drive Campus

230 Oswald Building
470 Cooper Drive

Louisville

Jefferson Community
and Technical College
— Downtown Campus
Hartford Building
Basement Room 006-008
109 E. Broadway

Jefferson Community and Technical College — Southwest Campus

Administration Building Auditorium
1000 Community College Drive

Male High School

The Theens Center
4409 Preston Highway

Madisonville

Madisonville Community College
— Health Campus
Byrnes Auditorium
750 North Laffoon Street

Morehead

Morehead State University
Adron Doran University Center
3rd Floor, Crager Room
150 University Boulevard

Owensboro

Kentucky Wesleyan College
Winchester Center
3000 Frederica Street

Paducah

West Kentucky Community
and Technical College
Engineering Building, Crounse Hall,
Room 101
4810 Alben Barkley Drive

Prestonsburg

Big Sandy Community
and Technical College
Postsecondary Education Building
1 Bert T. Combs Drive

Richmond

Eastern Kentucky University
Student Services Building
521 Lancaster Avenue

Somerset

Somerset Community College
Harold Rogers Student Commons
808 Monticello Street

KnowHow2GOKy.org



College Goal Sunday is sponsored by Lumina Foundation, Kentucky Association of Financial Aid Administrators, KHEAA and The Student Loan PeopleSM. The College Goal Sunday program was created by the Indiana Student Financial Aid Association with funding from Lilly Endowment, Inc., and with supplemental support from Lumina Foundation for Education.